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# Natural Disaster Assistance Available From the U.S. Department of Agriculture



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*Cover: A recent flood washed out part of this cornfield near Ottawa, Ohio, and created a gully in the foreground. (USDA photo.)*

## Types of Assistance Available

The U.S. Department of Agriculture (USDA) provides many types of assistance to farmers and other rural residents, as the result of natural disasters such as drought, fire, flood, earthquake, hurricane, tornado, and volcanic eruption. There is also assistance available to producers who suffer losses as a result of crop or livestock disease or pest infestation.

Depending on the nature and severity of a natural disaster, the USDA Office of Emergency Programs will provide the necessary liaison and coordination required between USDA agencies and other Federal departments and agencies, including the Federal Emergency Management Agency (FEMA).

The type of assistance depends on the level of the disaster. Farmers who have suffered a sudden major disaster or are threatened with one may want to contact the local office of one or more USDA agencies to learn whether they can get special help. In some instances, assistance can be provided only after the Secretary of Agriculture has issued a determination of a natural disaster for an entire county.\* The levels of assistance are as follows:

\*For the purpose of this pamphlet, county includes a parish and borough.

- **Agency level:** A direct request from a State Governor or Indian Tribal Council may result in certain kinds of assistance from USDA agencies.
- **Secretarial level:** At the request of a State Governor or Indian Tribal Council, the Secretary of Agriculture can designate counties as disaster areas and provide certain USDA disaster assistance.
- **Presidential level:** At the request of a State Governor, the President can declare a State\* to be a major disaster area under the terms of the "Robert T. Stafford Disaster Relief and Emergency Assistance Act," which provides help through other Government agencies as well as USDA.

\*For the purpose of this pamphlet, State includes any State of the United States, the District of Columbia, Puerto Rico, the Virgin Islands, Guam, American Samoa, or the Trust Territory of the Pacific Islands, unless otherwise designated.

Depending on the level and type of a natural disaster, USDA agencies can provide the following:

- Emergency food assistance, through the Food and Nutrition Service (FNS).
- Certain kinds of livestock feed assistance from the Commodity Credit Corporation (CCC).

- Help in restoring damaged eligible land, through the Agricultural Stabilization and Conservation Service (ASCS) and the Soil Conservation Service (SCS).
- Low-interest loans to farmers, through the Farmers Home Administration (FmHA).
- Indemnity payments to farmers for crop losses covered by insurance, through the Federal Crop Insurance Corporation (FCIC).
- Technical information and assistance to farmers and others in developing plans to reduce disaster effects, and in returning to normal after a disaster, through the Extension Service (ES), in cooperation with the State Cooperative Extension System (CES) and State land-grant universities.
- Prevention, control, and eradication of plant and livestock diseases and insect infestations, through the Animal and Plant Health Inspection Service (APHIS).
- Assistance in controlling fires that threaten to spread from nearby lands onto national forests and fire protection in and management of national forests, through the Forest Service (FS).
- Information on the safe handling and use of meat and poultry, through the Food Safety and Inspection Service (FSIS) toll-free emergency hotline number 1-800-535-4555 or 447-3333 within Washington, DC.

## Where to Apply for Assistance

USDA has offices to serve every agricultural county. In many counties, all USDA agencies are at a central location. Any county USDA agency office can either direct an applicant to the nearest office of the USDA agency or other organization providing the service, or take the application for approved programs. Applications and information about emergency food assistance can be obtained at any State or local food stamp office.

## **Local Assistance Available Without a Major Determination of Disaster**

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### **Protection of Forests and Rangelands**

The **Forest Service** sets priorities, establishes policies, and formulates and implements forestry and rangeland programs for national forests and provides financial and technical assistance to State Foresters. The FS has the capability to respond to a wide variety of national and international emergency disaster needs.

The FS provides fire protection on national forest lands and takes direct action in the control of fires that threaten to spread from adjacent lands. Assistance is provided to other Federal and State agencies in the suppression of wildfires. Communications networks, disaster coordination management teams, aviation transportation, firefighter crews, and assistance in the overall organization of multi-agency response efforts are a few examples of the assistance provided. The FS provides technical and financial assistance to State Foresters in mitigating and improving their fire suppression capability, and serves as a technical fire advisor to FEMA in the Fire Suppression Assistance Program.

The FS provides technical and financial assistance to State agencies and organizations for preventing, detecting, and evaluating forest insect and disease outbreaks on forest lands, regardless of ownership. Forest pest management entomologists and remote sensing specialists assess resource damage and the potential for forest insect outbreaks following major storms.

Through the Emergency Watershed Protection Program, the FS, in cooperation with SCS, may assist in the planning and installation of emergency conservation measures on State and private lands suddenly damaged by fire, flood, or other disasters. Emergency measures help prevent further damage to communities, public water supplies, and transportation systems by relieving imminent hazards to life and property.

In cases of major damage to forest resources caused by adverse weather conditions, such as hurricanes and tornadoes, insects, or diseases, the FS can assign wood utilization and marketing specialists to expedite salvage, marketing, and other recovery operations to minimize economic losses.

The FS furnishes personnel and equipment for search and rescue work and other emergency measures on national forest lands and on other lands in cooperation with State agencies.

### **Indian Tribal Help**

For assistance for Indian tribes, first contact the nearest tribal office or the **Bureau of Indian Affairs (BIA), U.S. Department of the Interior**.

### **Food Assistance**

USDA Food Distribution Program regulations provide that foods donated for school food service and other **Food and Nutrition Service** programs may be released to relief organizations that prepare congregate meal service in situations of distress.

Additionally, the Secretary of Agriculture may authorize State/local agencies to make available disaster food stamp assistance during any disaster which disrupts commercial channels of food distribution if such assistance is determined to be necessary and commercial channels of food distribution have again been restored. Such assistance may be determined to be necessary if, as a result of the disaster, income or resources are reduced or inaccessible, and households need food assistance that cannot be met by the regular Food Stamp Program procedures.

### **Crop Loss Reimbursement**

If you have insurance with the **Federal Crop Insurance Corporation**, you can be reimbursed for unavoidable losses to your crops. Once a disaster occurs, contact your insurance office immediately.

FCIC offers crop insurance for more than 50 crops located in over 3,000 counties across the country. Crop insurance is available in all 50 States and in Puerto Rico. Under the Federal Crop Insurance Act of 1980, coverage was made available for all counties and crops formerly covered by CCC low-yield disaster payments. Crop insurance covers unavoidable losses due to any adverse weather conditions including drought, excessive moisture, hail, wind, hurricanes, tornadoes, and lightning. It also covers unavoidable losses due to insect infestations, plant diseases, floods, fires, and earthquakes.

**Coverage.** The flexibility of crop insurance policies offers choices of guaranteed yield amounts and prices to be paid on each bushel or pound of loss. The cost of insurance, which is a fully deductible business expense, depends on the level of protection selected. Farmers can insure their crops for 50, 65, or 75 percent of their proven yield. If their harvest is less than the insured level because of named perils, the insurance pays the difference. Farmers select their own rate of payment when they buy the insurance.

Low-cost premium rates for growers are subsidized by the Federal Government. In addition to the administration and expense of the program, the premium is subsidized by the Government paying 30 percent of the premium on a crop insurance policy at the 65 percent coverage level.

**Yield Guarantees.** Crop insurance is specifically tailored to an individual farmer's needs using the individual's verifiable production history as the basis for coverage. By use of this history, the farmer receives a better rate for improved yields, thus making it more attractive for productive farmers to elect crop insurance coverage.

**Rates.** Premium rates vary throughout the Nation, and even within counties, reflecting differences in productivity and the risk of loss.

#### Food Safety

The **Food Safety and Inspection Service** helps consumers through its toll-free meat and poultry hotline when food safety questions arise due to power failure, natural disaster, product recalls, or for other reasons. Consumers may call 1-800-535-4555 or 447-3333 within Washington, DC, Monday through Friday, 10 a.m. to 4 p.m. Eastern time, and home economists will provide on-the-spot answers to crucial questions about the safe handling and care of meat and poultry.

#### Animal Diseases and Plant Pests Control

The **Animal and Plant Health Inspection Service** is prepared to provide technical advice and assistance as follows:

- **Animal Diseases and Pests.** Veterinarians and animal health technicians will give advice and assistance to consumers, farmers, ranchers, and others in emergency measures to diagnose, prevent, control, and manage animal diseases and pests.
- **Plant Diseases and Pests.** Plant pathologists and entomologists will assist farmers, ranchers, consumers, and others in emergency measures to diagnose, prevent, control, and manage plant diseases, and prevent the spread of certain plant diseases and pests.

#### Livestock and Wildlife Feeding, Production, and Conservation Practices

The Agricultural Stabilization and Conservation Service and Commodity Credit Corporation programs are as follows:

- **Agricultural Conservation Program (ACP).** The ACP may be used to replace some conservation structures destroyed by natural disasters on eligible lands. ACP stresses enduring conservation practices and results.

- **Emergency Conservation Program (ECP).** The ECP provides emergency funds for sharing with farmers and ranchers the cost of rehabilitating eligible farmlands damaged by natural disaster. Costs are also shared for carrying out emergency water conservation measures during periods of severe drought for livestock and existing irrigation systems for orchards and vineyards.
- **Emergency Feed Program (Feed Cost-sharing Program).** The Emergency Feed Program allows CCC to share the costs with eligible livestock owners, at an established rate, for purchases of livestock feed normally produced on the farm. Producers must have suffered a substantial loss of livestock feed and must have insufficient feed to maintain and preserve their livestock.
- **Emergency Feed Assistance Program.** The Emergency Feed Assistance Program provides for the sale by CCC of CCC-owned grain at reduced rates to livestock producers whose livestock feed, normally grown on the farm, has suffered because of a natural disaster. Eligible farmers must have insufficient feed available to preserve and maintain their foundation livestock.

**Other CCC Emergency Livestock Feed Programs.** CCC may also make feed grains, such as corn, grain sorghum, oats, or barley, owned by the CCC, available for livestock in a natural disaster situation under the following programs:

- **Crash Feed Grain Donation Program.** Eligible livestock are those which are commingled, stranded, and unidentified as to owner, or owned by one who is temporarily unable to arrange for feed or pasture. This program lasts only until owners are able to resume care of their livestock.
- **Herd Preservation Feed Grain Donation Program.** Eligible owners must have had their livestock operation so damaged by the disaster that they do not have sufficient remaining cash or credit with which to purchase necessary feed grains at present market prices to maintain their livestock or to participate in any of the other livestock programs authorized for the county.
- **Indian Acute Distress Donation Program.** The BIA, U.S. Department of the Interior, may recommend that CCC-owned feed grains be donated to Indian tribes for livestock feeding under the Indian Acute Distress Donation Program. It requires a decision by the Administrator, ASCS, that the chronic, acute distress for the needy members of an Indian tribe has been materially increased due to severe drought, flood, hurricane, blizzard, or other catastrophe. Distribution of feed to the tribe is arranged by the BIA.

- **Migratory Wildfowl Feeding.** When the Secretary of the Interior declares that an emergency exists, CCC-owned grain may be made available, on a reimbursable basis, to the Department of the Interior for feeding migratory waterfowl that are threatened with starvation, or for prevention of crop damage.
- **Resident Wildlife Feeding.** CCC-owned grain may also be donated to State agencies for feeding resident wildlife threatened with serious damage or loss from starvation, upon the requests of appropriate State agencies and authorization by the Secretary of the Interior.

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SCS provides information and materials (maps and reports) on watershed projects, river basin studies, and resource conservation and development projects. It also makes available agency equipment for emergency use.

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#### Other Aid

Under certain adverse conditions, short of a disaster determination by the Secretary of Agriculture, other aid may be available through other USDA agencies. Ordinarily, however, such a determination is necessary for countywide aid.

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### Disaster Advice

The **Extension Service** supports all USDA natural disaster missions through the land-grant universities by providing the following:

- Information and educational material to farmers, ranchers, and others on what they can do to protect themselves and their property against the hazards associated with disasters.
- Advice on cleanup of damaged property, sanitation precautions, insect control, food preparation in an emergency, recovery actions on damaged farms, and renovation of damaged equipment and property.

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### Electric and Telephone Assistance

The **Rural Electrification Administration** provides REA-financed electric and telephone cooperatives and companies with technical assistance and/or loan assistance when necessary for restoration of service after a natural disaster.

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### Land Protection

The **Soil Conservation Service** provides technical and financial assistance for runoff retardation and soil erosion prevention as needed to reduce hazards to life and property from floods, drought, and the products of erosion on any watershed impaired by a natural disaster. SCS provides technical assistance for:

- Rehabilitation of land and conservation systems for which ASCS provides cost-sharing.
- Emergency protection to assist in relieving imminent hazards to life and property from floods and products of erosion created by natural hazards that are causing a sudden impairment of a watershed.

## **Assistance Available in Areas Designated as Natural Disaster Areas by the Secretary of Agriculture**

### **Emergency Loans**

The **Farmers Home Administration** makes emergency (EM) loans available following either a natural disaster designation by the Secretary of Agriculture or the Administrator of FmHA, or a Presidential disaster declaration. The EM loan program is implemented immediately in those counties designated as "natural disaster areas," and in counties contiguous to the designated counties, including areas across State lines. In situations involving severe physical losses, the FmHA Administrator may also designate a county(ies) a disaster area, but only for physical loss loans.

**Who may receive loans?** Eligible family farmers, ranchers, and aquaculture operators may receive emergency loans.

Emergency loans cover actual losses, and may be used:

- To repair, restore, or replace damaged or destroyed farm property and supplies.
- To pay expenses incurred for crop production in the disaster year and the year following the disaster.
- To pay farm debts or installments due on debts owed to other creditors.

**Loan eligibility** of applicants will be considered without regard to race, color, creed, sex, handicap, age, marital status, or national origin from anyone who:

- Has suffered property damage or severe production losses from a natural disaster.
- Is a U.S. citizen or a legal resident alien.
- Is an established family farmer, rancher, or aquaculture operator (either tenant or owner-operator) who is actively farming at the time the disaster occurs, and who manages the operation.
- Evidences adequate repayment ability; is of good character; and has the industry, ability, and experience to carry out the proposed farming operations.
- Is unable to obtain from other lenders the credit needed to stay in business.
- Provides collateral to secure the loan by offering all assets for lien.
- Has crop losses for which there was no insurance available under programs sponsored by FCIC.

Loans are limited to 80 percent of the amount of uncompensated actual production loss and 100 percent of the actual uncompensated physical loss or \$500,000, whichever is the lesser amount, for each disaster.

**Interest rate is 4.50 percent per annum.**

**Loan repayment terms specify that:**

- Repayment must be made as rapidly as feasible in annual installments. Repayment varies according to the purpose(s) of the loan and the type(s) of collateral available to secure the loan. Loans for actual losses to crops, livestock, supplies, and equipment will normally be scheduled for a period not to exceed 7 years. Under some conditions, a longer repayment period may be authorized, but it may not exceed 20 years. Generally, real estate will be needed as security when a term of more than 7 years is approved.

Actual losses to physical property, such as farm dwellings and structures, will normally be scheduled for repayment within 30 years. Under some conditions, a longer repayment period may be approved up to 40 years.

- All emergency loans will be reviewed 3 years after they are made, and every 2 years thereafter to determine whether borrowers are able to return to regular sources of credit. Borrowers are required to refinance if it is determined that other suitable credit is available to them, even though their emergency loans have not fully matured.

**Security** must be of such a nature and extent that repayment of the loan is assured, considering the applicant's managerial ability, soundness of the operation, and projected earnings. Normally a lien will be taken on all assets owned by the applicant, to assure repayment of the loan. For Cooperatives and Corporations, the appropriate officers will execute the note on behalf of the entity; and any other signatures needed, to assure the required security, will be obtained as required in State supplements. For Partnerships and joint operations, the note will be executed by the partner or joint operator authorized to sign for the entity, and by all partners in the partnership or joint operators in the joint operation, as cosigners.

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## **Additional USDA Assistance Available Under A Presidential Disaster Declaration**

In the event of a major disaster with severe losses and dislocations, the President, under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, can declare either a **major disaster** or a **Presidential emergency**.

Assessments of damage are made by **FEMA**. Under procedures described by FEMA, the President may call upon other Federal departments, agencies, and instrumentalities to make grants and provide help to certain local governments for limited actions. In counties named by FEMA, USDA help, in addition to that named above, may be triggered as follows:

### **Disaster Food Assistance**

When a Presidential disaster has been declared, the **Food and Nutrition Service** may make available to relief organizations, through State distributing agencies, donated foods for use in preparing congregate meals. In certain circumstances, the Secretary of Agriculture may also authorize the distribution of food for household consumption.

Upon request from the Governor, the Secretary of Agriculture may also direct FNS to distribute disaster food stamps to victims if:

- Commercial channels of food distribution are available; and,
- As a result of the disaster, income or resources are reduced or inaccessible, and households need food assistance that cannot be met by the regular Food Stamp Program procedures.

### **Emergency Loans**

The **Farmers Home Administration** will automatically make emergency loans (EM) available to eligible farmers under a "major disaster declaration," or under a "Presidential emergency declaration." EM loans are also triggered in counties contiguous to those named by the President.